

Title 9-A: MAINE CONSUMER CREDIT CODE

Article 8: TRUTH-IN-LENDING

Table of Contents

Part 1. GENERAL PROVISIONS.....	3
Section 8-101. SHORT TITLE (REPEALED).....	3
Section 8-102. FINDINGS AND DECLARATION OF PURPOSE (REPEALED).....	3
Section 8-103. DEFINITIONS AND RULES OF CONSTRUCTION (REPEALED).....	3
Section 8-104. REGULATIONS; MODEL FORMS (REPEALED).....	3
Section 8-105. DETERMINATION OF FINANCE CHARGE (REPEALED).....	3
Section 8-106. DETERMINATION OF ANNUAL PERCENTAGE RATE (REPEALED).....	4
Section 8-106-A. NUMBER OF PERCENTAGE POINTS (REPEALED).....	4
Section 8-107. EXEMPTION (REPEALED).....	4
Section 8-108. ENFORCEMENT (REPEALED).....	4
Section 8-109. CRIMINAL LIABILITY FOR WILLFUL AND KNOWING VIOLATION (REPEALED).....	4
Section 8-110. PENALTIES INAPPLICABLE TO GOVERNMENTAL AGENCIES (REPEALED).....	4
Part 2. DISCLOSURE REQUIREMENTS.....	4
Section 8-201. GENERAL REQUIREMENT OF DISCLOSURE (REPEALED).....	4
Section 8-202. FORM OF DISCLOSURE; ADDITIONAL INFORMATION; TABULAR FORMAT REQUIRED FOR CERTAIN CREDIT AND CHARGE CARD DISCLOSURES (REPEALED).....	5
Section 8-203. EFFECT OF SUBSEQUENT OCCURRENCE (REPEALED).....	5
Section 8-204. RIGHT OF RESCISSION AS TO CERTAIN TRANSACTIONS (REPEALED).....	5
Section 8-205. OPEN-END CONSUMER CREDIT PLANS (REPEALED).....	5
Section 8-206. CONSUMER CREDIT NOT UNDER OPEN-END CREDIT PLANS (REPEALED).....	5
Section 8-206-A. HIGH-RATE, HIGH-FEE MORTGAGES (REPEALED).....	5
Section 8-206-B. REVERSE MORTGAGES (REPEALED).....	6
Section 8-206-C. HIGH-RATE, HIGH-FEE MORTGAGES; ADDITIONAL REQUIREMENTS (REPEALED).....	6
Section 8-206-D. RESIDENTIAL MORTGAGE LOAN REQUIREMENTS (REPEALED).....	6
Section 8-206-E. SPECIAL LIABILITY FOR VIOLATIONS OF RESIDENTIAL MORTGAGE LOAN, HIGHER-PRICED MORTGAGE LOAN AND HIGH-RATE, HIGH- FEE MORTGAGE LOAN REQUIREMENTS (REPEALED).....	6
Section 8-206-F. INVESTIGATIVE AND LEGAL COMPLIANCE PERSONNEL (REPEALED).....	6
Section 8-206-G. ANNUAL REPORT TO LEGISLATURE (REPEALED).....	6

Section 8-206-H. HIGH-RATE, HIGH-FEE MORTGAGES (REPEALED).....	6
Section 8-206-I. HIGHER-PRICED MORTGAGE LOANS (REPEALED).....	7
Section 8-206-J. RESIDENTIAL MORTGAGE LOAN REQUIREMENTS (REPEALED).....	7
Section 8-207. CONSUMER LEASE DISCLOSURES (REPEALED).....	7
Section 8-208. CIVIL LIABILITY (REPEALED).....	7
Section 8-208-A. CERTAIN LIMITATIONS ON LIABILITY (REPEALED).....	7
Section 8-209. LIABILITY OF ASSIGNEES (REPEALED).....	7
Part 3. CREDIT CARD RESTRICTIONS.....	7
Section 8-301. ISSUANCE OF CREDIT CARDS (REPEALED).....	8
Section 8-302. LIABILITY OF HOLDER OF CREDIT CARD (REPEALED).....	8
Section 8-303. CREDIT CARD RESTRICTIONS (REPEALED).....	8
Section 8-304. DISCLOSURE OF LISTS OF THE NAMES, ADDRESSES AND ACCOUNT NUMBERS OF CREDIT CARD HOLDERS (REPEALED).....	8
Section 8-305. RECURRING CHARGES TO CREDIT OR CHARGE CARDS (REPEALED).....	8
Part 4. FAIR CREDIT BILLING.....	8
Section 8-401. CORRECTION OF BILLING ERRORS (REPEALED).....	8
Section 8-402. REGULATION OF CREDIT REPORTS (REPEALED).....	8
Section 8-403. TREATMENT OF CREDIT BALANCES; RETURNS (REPEALED).....	9
Section 8-404. PROMPT CREDITING OF PAYMENTS (REPEALED).....	9

Maine Revised Statutes
Title 9-A: MAINE CONSUMER CREDIT CODE
Article 8: TRUTH-IN-LENDING

Part 1: GENERAL PROVISIONS

§8-101. SHORT TITLE

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-102. FINDINGS AND DECLARATION OF PURPOSE

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-103. DEFINITIONS AND RULES OF CONSTRUCTION

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1991, c. 330, §1 (AMD). 1995, c. 326, §§2,3 (AMD). 2003, c. 49, §1 (AMD). 2007, c. 273, Pt. A, §§3, 4 (AMD). 2007, c. 273, Pt. A, §§37, 41 (AFF). 2007, c. 466, Pt. B, §6 (AMD). 2007, c. 466, Pt. B, §10 (AFF). 2007, c. 471, §§2-7 (AMD). 2007, c. 471, §18 (AFF). 2009, c. 362, Pt. A, §§1-6 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-104. REGULATIONS; MODEL FORMS

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1989, c. 502, §§D4,D5 (AMD). 1997, c. 155, §C2 (AMD). 2007, c. 273, Pt. C, §3 (AMD). 2007, c. 471, §8 (AMD). 2007, c. 471, §18 (AFF). 2009, c. 362, Pt. A, §7 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-105. DETERMINATION OF FINANCE CHARGE

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1987, c. 129, §§71,72 (AMD). 1995, c. 329, §2 (AMD). 1995, c. 614, §§A6-9,B1-3 (AMD). 1995, c. 614, §B4 (AFF). 2007, c. 273, Pt. C, §4 (AMD). 2009, c. 362, Pt. C, §2 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-106. DETERMINATION OF ANNUAL PERCENTAGE RATE***(REPEALED)***

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1991, c. 330, §2 (AMD). 2009, c. 248, §1 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-106-A. NUMBER OF PERCENTAGE POINTS***(REPEALED)***

SECTION HISTORY

1995, c. 326, §4 (NEW). 2007, c. 273, Pt. C, §5 (AMD). 2007, c. 471, §§9, 10 (AMD). 2007, c. 471, §18 (AFF). 2011, c. 427, Pt. A, §14 (RP).

§8-107. EXEMPTION***(REPEALED)***

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-108. ENFORCEMENT***(REPEALED)***

SECTION HISTORY

1981, c. 243, §25 (NEW). 1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1997, c. 155, §C3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-109. CRIMINAL LIABILITY FOR WILLFUL AND KNOWING VIOLATION***(REPEALED)***

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-110. PENALTIES INAPPLICABLE TO GOVERNMENTAL AGENCIES***(REPEALED)***

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

Part 2: DISCLOSURE REQUIREMENTS**§8-201. GENERAL REQUIREMENT OF DISCLOSURE*****(REPEALED)***

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1987, c. 129, §73 (AMD). 1995, c. 614, §A10 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-202. FORM OF DISCLOSURE; ADDITIONAL INFORMATION; TABULAR FORMAT REQUIRED FOR CERTAIN CREDIT AND CHARGE CARD DISCLOSURES

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1989, c. 472, §1 (NEW). 1989, c. 472, §1 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-203. EFFECT OF SUBSEQUENT OCCURRENCE

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-204. RIGHT OF RESCISSION AS TO CERTAIN TRANSACTIONS

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1981, c. 698, §20 (AMD). 1983, c. 720, §22 (AMD). 1987, c. 129, §74 (AMD). 1995, c. 614, §A11 (AMD). 2007, c. 273, Pt. C, §6 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-205. OPEN-END CONSUMER CREDIT PLANS

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1989, c. 472, §2 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-206. CONSUMER CREDIT NOT UNDER OPEN-END CREDIT PLANS

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1997, c. 155, §§C4, 5 (AMD). 2007, c. 273, Pt. A, §5 (AMD). 2007, c. 273, Pt. A, §41 (AFF). 2009, c. 362, Pt. A, §8 (AMD). 2009, c. 362, Pt. A, §16 (AFF). 2011, c. 427, Pt. A, §14 (RP).

§8-206-A. HIGH-RATE, HIGH-FEE MORTGAGES

(REPEALED)

SECTION HISTORY

1995, c. 326, §5 (NEW). 2003, c. 49, §§2-6 (AMD). 2007, c. 273, Pt. A, §§6-18 (AMD). 2007, c. 273, Pt. A, §§37, 41 (AFF). 2007, c. 273, Pt. B, §7 (AFF). 2007, c. 273, Pt. B, §5 (REV). 2007, c. 273, Pt. C, §7 (AMD). 2007, c. 695, Pt. A, §47 (AFF). 2011, c. 427, Pt. A, §14 (RP).

§8-206-B. REVERSE MORTGAGES*(REPEALED)*

SECTION HISTORY

1995, c. 326, §5 (NEW). 2011, c. 427, Pt. A, §14 (RP).

§8-206-C. HIGH-RATE, HIGH-FEE MORTGAGES; ADDITIONAL REQUIREMENTS*(REPEALED)*

SECTION HISTORY

RR 2007, c. 1, §4 (COR). 2007, c. 273, Pt. A, §19 (NEW). 2007, c. 273, Pt. A, §§37,41 (AFF). 2009, c. 362, Pt. A, §9 (RP).

§8-206-D. RESIDENTIAL MORTGAGE LOAN REQUIREMENTS*(REPEALED)*

SECTION HISTORY

2007, c. 273, Pt. A, §20 (NEW). 2007, c. 273, Pt. A, §§37, 41 (AFF). 2007, c. 471, §§11, 12 (AMD). 2007, c. 471, §18 (AFF). 2009, c. 362, Pt. A, §10 (RP).

§8-206-E. SPECIAL LIABILITY FOR VIOLATIONS OF RESIDENTIAL MORTGAGE LOAN, HIGHER-PRICED MORTGAGE LOAN AND HIGH-RATE, HIGH-FEE MORTGAGE LOAN REQUIREMENTS*(REPEALED)*

SECTION HISTORY

RR 2007, c. 1, §5 (COR). 2007, c. 273, Pt. A, §21 (NEW). 2007, c. 273, Pt. A, §§37, 41 (AFF). 2009, c. 362, Pt. A, §11 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-206-F. INVESTIGATIVE AND LEGAL COMPLIANCE PERSONNEL*(REPEALED)*

SECTION HISTORY

2007, c. 273, Pt. A, §22 (NEW). 2007, c. 273, Pt. A, §41 (AFF). 2011, c. 427, Pt. A, §14 (RP).

§8-206-G. ANNUAL REPORT TO LEGISLATURE*(REPEALED)*

SECTION HISTORY

2007, c. 273, Pt. A, §23 (NEW). 2007, c. 273, Pt. A, §41 (AFF). 2011, c. 427, Pt. A, §14 (RP).

§8-206-H. HIGH-RATE, HIGH-FEE MORTGAGES*(REPEALED)*

SECTION HISTORY

2009, c. 362, Pt. A, §12 (NEW). 2011, c. 427, Pt. A, §14 (RP).

§8-206-I. HIGHER-PRICED MORTGAGE LOANS

(REPEALED)

SECTION HISTORY

2009, c. 362, Pt. A, §13 (NEW). 2011, c. 427, Pt. A, §14 (RP).

§8-206-J. RESIDENTIAL MORTGAGE LOAN REQUIREMENTS

(REPEALED)

SECTION HISTORY

2009, c. 362, Pt. A, §14 (NEW). 2011, c. 427, Pt. A, §14 (RP).

§8-207. CONSUMER LEASE DISCLOSURES

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1987, c. 321, §§1-3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-208. CIVIL LIABILITY

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1981, c. 698, §§21-23 (AMD). 1983, c. 720, §23 (AMD). 1989, c. 472, §§3,4 (AMD). RR 1995, c. 2, §18 (COR). 1995, c. 614, §§A12,C1 (AMD). 2007, c. 471, §13 (AMD). 2007, c. 471, §18 (AFF). 2009, c. 362, Pt. A, §15 (AMD). 2009, c. 362, Pt. A, §16 (AFF). 2011, c. 427, Pt. A, §14 (RP).

§8-208-A. CERTAIN LIMITATIONS ON LIABILITY

(REPEALED)

SECTION HISTORY

1995, c. 614, §A13 (NEW). 1995, c. 614, Pt. A, §13 (NEW). 1997, c. 155, §C6 (AMD). 1997, c. 155, Pt. C, §6 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-209. LIABILITY OF ASSIGNEES

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1987, c. 129, §75 (AMD). 1995, c. 614, §A14 (AMD). 2007, c. 273, Pt. C, §§8, 9 (AMD). 2007, c. 471, §§14-17 (AMD). 2007, c. 471, §18 (AFF). 2009, c. 362, Pt. C, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

Part 3: CREDIT CARD RESTRICTIONS

§8-301. ISSUANCE OF CREDIT CARDS**(REPEALED)**

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-302. LIABILITY OF HOLDER OF CREDIT CARD**(REPEALED)**

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-303. CREDIT CARD RESTRICTIONS**(REPEALED)**

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 1991, c. 212, (AMD). 1991, c. 755, §1 (AMD). 1995, c. 614, §A15 (AMD). 1997, c. 660, §D1 (AMD). 2009, c. 113, §1 (AMD). 2009, c. 571, Pt. LLL, §1 (AMD). 2009, c. 618, §2 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-304. DISCLOSURE OF LISTS OF THE NAMES, ADDRESSES AND ACCOUNT NUMBERS OF CREDIT CARD HOLDERS**(REPEALED)**

SECTION HISTORY

RR 1993, c. 1, §22 (COR). 1993, c. 86, §1 (NEW). 1993, c. 135, §1 (NEW). 2011, c. 427, Pt. A, §14 (RP).

§8-305. RECURRING CHARGES TO CREDIT OR CHARGE CARDS**(REPEALED)**

SECTION HISTORY

RR 1993, c. 1, §22 (RNU). 1993, c. 135, §1 (NEW). 2011, c. 427, Pt. A, §14 (RP).

Part 4: FAIR CREDIT BILLING**§8-401. CORRECTION OF BILLING ERRORS****(REPEALED)**

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-402. REGULATION OF CREDIT REPORTS**(REPEALED)**

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-403. TREATMENT OF CREDIT BALANCES; RETURNS

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

§8-404. PROMPT CREDITING OF PAYMENTS

(REPEALED)

SECTION HISTORY

1981, c. 243, §§25,26 (NEW). 1981, c. 551, §3 (AMD). 2011, c. 427, Pt. A, §14 (RP).

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